



U.S. Immigration  
and Customs  
Enforcement

# News Release

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## **CARSON CITY COUPLE CHARGED WITH OPERATING UNLICENSED MONEY TRANSMITTING BUSINESS**

RENO – In one of the first cases of its kind ever brought in Reno, a man and his wife have been indicted by a federal grand jury here for operating an unlicensed money transmitter business out of a Carson City apartment following an investigation by U.S. Immigration and Customs Enforcement (ICE).

Juan Carlos Gonzalez-Ruiz, 31, was arrested by ICE agents February 3, and is currently in custody awaiting trial. His wife, Estelle Gonzalez, 28, was summoned, and is scheduled to make an initial appearance before a U.S. Magistrate Judge March 16.

The two, who were indicted last week, are each charged with one count of operating an unlicensed money transmitting business. In addition, Gonzalez-Ruiz is charged with one count of being an alien in possession of a firearm. If convicted, the defendants face up to five years in prison and a \$250,000 fine for operating the unlicensed money transmitter business. Gonzalez-Ruiz also faces up to 10 years in prison and a \$250,000 fine for the firearms violation.

“The fact that unlicensed money transmitter businesses are unregulated and illegal means there’s a risk that consumers’ money may never make it to its intended destination,” said John Colledge, resident agent-in-charge of ICE investigations in Reno. “Perhaps even more troubling, because these money transmitters don’t comply with the financial reporting laws, a criminal can come to these underground businesses and have money wired anywhere in the world with no questions asked.”

The indictment alleges that from November 16, 2005 through February 3, 2006, the defendants owned and managed an unlicensed money transmitting business out of an apartment at 2710 Menlo Drive in Carson City. The couple, whose business catered primarily to foreign nationals from Mexico, charged five percent interest for every \$100 of funds transferred to Mexico.

The charges are the latest enforcement action in ICE's nationwide crackdown on unlicensed money transmittal businesses. The USA Patriot Act of 2001 enhanced ICE's ability to combat the international movement of funds through unlicensed money services businesses by enhancing the 18 USC 1960 statute. All these businesses are now required to be registered with the federal government and licensed by state authorities.

Persons who have information about suspected illegal money transmitters may call the ICE tip line at 1-866-DHS-2ICE.